

UDC [81'276.6:005.336.2]:005.963:–057[336:336.71]

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ENSURING PROFESSIONAL LANGUAGE COMPETENCE AS A NECESSARY FACTOR FOR IMPROVING THE EXPERTISE OF FINANCIERS AND BANK EMPLOYEES

Abstract. The article is aimed at analyzing the impact of globalization challenges to ensure qualitative professional language competence as a necessary factor for improving the expertise of financiers and bank employees to meet requirements and needs of national and regional labour markets.

The theoretical importance of the article is that it is analyzed the semantic content of the basic notions connected with professional language competence in the foreign scientific space. The practical importance of the article is that the authors proved experimentally implementing the professional language competence and developed recommendations for ensuring this competence in higher educational institutions of Ukraine.

The article deals with the current issues of the development of economic education, state policy implementation directed to the experts of this area. The essence, content and structure of professional language competence are highlighted in this article. The features of cognitive and practical activities of financiers and bank employees are revealed. The constituents and conditions for increasing the efficiency of forming the professional language competence of these finance and bank specialists and their willingness are defined. A significant attention is paid to the importance of prediction of lifelong professional education development, strengthening of forecast scientific research function. The specific features of forming the content of training and the application of innovative and advanced pedagogical technologies are identified. The interaction of economic, scientific and technical factors being considered in training experts for above-mentioned industry is outlined. In order to estimate efficiency of this training interdisciplinarity is of great significance. The necessity of using interdisciplinary educational technologies in the professional training of financiers and bank employees is substantiated. The importance of interdisciplinarity in education under the conditions of intense development in information training and the expanded function of intellectual property objects in modern economy are demonstrated. It has been found that interdisciplinarity of economic education is grounded on the network connections of the studied disciplines. The aim, content, and trends in interdisciplinarity of academic education are presented in the system of economic training.

Keywords: language competence, financiers and bank employees, professional education and training, higher education, labour market, upgrading, technologies, forecast.

JEL Classification I21, L33

Formulas: 0; fig.: 0; tabl.: 0; bibl.: 28.

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ЗАБЕЗПЕЧЕННЯ ПРОФЕСІЙНОЇ МОВНОЇ КОМПЕТЕНТНОСТІ ЯК НЕОБХІДНИЙ ФАКТОР ПІДВИЩЕННЯ ПРОФЕСІОНАЛІЗМУ ФІНАНСИСТІВ І БАНКІВСЬКИХ ПРАЦІВНИКІВ

Анотація. Мета статті полягає в аналізі впливу глобалізаційних викликів на забезпечення якості професійної мовної компетентності як необхідного фактору підвищення професіоналізму фінансистів і банківських працівників відповідно до вимог і потреб національного та регіональних ринків праці.

Теоретичне значення статті полягає в тому, що в ній проаналізовано зміст основних понять, пов'язаних із професійною мовною компетентністю в зарубіжному науковому просторі, зокрема в контексті семантики. Практичне значення статті в тому, що на основі вивчення зарубіжного досвіду авторами експериментально доведено впровадження професійної мовної компетентності; запропоновано рекомендації щодо поглиблення забезпечення вказаної компетентності в закладах вищої освіти України.

Розглядаються актуальні питання розвитку економічної освіти, реалізації державної політики, спрямованої на підготовку фахівців цієї галузі. Висвітлено сутність, зміст і структуру професійної мовної компетентності. Розкрито особливості пізнавально-практичної діяльності фінансистів і банківських працівників. Визначено складові та умови підвищення ефективності формування професійної компетентності цих спеціалістів та їхньої готовності. Привернуто увагу до важливості прогнозування розвитку неперервної економічної освіти, посилення прогностичної функції наукових досліджень. Визначено особливості формування змісту підготовки та використання інноваційних педагогічних технологій. Розглянуто основні аспекти взаємодії науково-технічних та економічних чинників, які враховуються при підготовці таких кадрів. У контексті розв'язання проблем наголошується на використанні міждисциплінарності задля ефективності навчання. Показана важливість міждисциплінарності освіти в умовах різкого росту інформаційної активності та зростання ролі об'єктів інтелектуальної власності в сучасній економіці. Виявлено, що міждисциплінарність економічної освіти ґрунтується на мережевих взаємовідносинах виучуваних дисциплін. Окреслено мету, зміст, спрямованість міждисциплінарності освіти в системі економічного навчання.

Ключові слова: мовна компетенція, фінансисти і банківські працівники, професійна освіта і навчання, вища освіта, ринок праці, модернізація, технології, прогнозування.

Формул: 0; рис.: 0; табл.: 0; бібл.: 28.

Introduction. Significant social and economic changes in society, the growth of modern information technologies, development of different projects and current turbulent processes in the global economy find out a demand to reconsider the quality of financial training at higher

educational establishments. The integration of Ukraine into the world economic space has required financiers and bank employees who speak a foreign language along with Ukrainian. Presently, fundamental advances are happening in the character of financial activities, principally, the complexity and developing creativity, it is becoming multifaceted and corporate. We can notice a social request for banking and finance professionals who are able of multidimensional social and organizational modeling and have the paramount knowledge and experience in a connected area [2]. Nowadays, at the primary level of training, it is essential to create a new kind of linguistic people, that is individuals who speak several languages and are capable to read, understand and process financial documentation fluently. The pursuit paves the way for the demand of investigating the issue of professionally crucial language skills growth of banking and finance professionals. Financial bilingualism comes to be an urgent need for future professionals success. Fluency in a foreign language along with Ukrainian makes financiers and bank employees competitive, stimulates wide professional favourable circumstances for them, and forms the conditions for Ukraine's integration into the world system of economic relations. Banking and finance professionals who are concentrated on working in the global technological space are required.

There are a myriad of reasons why financiers and bank employees require language competence. Undoubtedly, it gives any finance professional working in today's world more career chances and numerous opportunities throughout the country and around the world. Taking into consideration the fact that international business becomes larger, various cultures are intersecting in fast-growing emerging markets and economies at an ever-expanding pace. That's why language support for banking and financial institutions is vital in a competitive market. For the above-mentioned reasons, financial institutions are looking for skilled professionals who are able to communicate fluently, clearly and effectively to clients and customers worldwide. Moreover, knowing a language is more than just the ability to speak; it speeds up processes and aids in customer service; it comes with the capability to understand other cultures as well as society is made up of different nations and generations each of them has their own preferences and habits deeply ingrained in their consciousness. That is to say, when hiring people, banks seek those who are also multiculturally inclined. In addition, language learning provides a range of benefits such as mental alertness, enhanced multitasking abilities, and heightened decision-making skills. A great amount of technicality goes into the finance industry and this area thrives on correctness, precision, relevance and details, and even the slightest inaccuracy can be pricey [1]. All things considered, businesses are turning to employees that can succeed beyond both culture and language barriers.

Analysis of research and problem statement. The issues of providing the language competence of specialists as a common pedagogical problem have been revealed in the works of many outstanding Ukrainian and foreign researchers, namely: fundamental considerations in language was developed by L. Bachman, N. Cramer, D. Crystal), forming communicative competence of future specialists was presented in the studies of M. Berns and N. Bidyuk, language acquisition was defined in the works of R. Campbell, R. Wales, linguistic courses design was discussed by F. Dubin and E. Olstain, the theory of communicative competence was shown by J. Habermas, communicative approaches to second language teaching; theoretical framework for communicative competence were suggested by M. Canale, K. Kohn, M. Swain, language functions were stated by M. A. K. Halliday, a theory of communicative competence and some insights on this competence were proposed by J. Habermas and D. Hymes, inferences about the teachers of higher educational institutions were observed by E. Hartel. developing the intercultural dimension in language teaching for intercultural and international dialogue was considered in the studies of M. Byram, H. Starkey, H., M. Wagner. Significant attention has been given to the investigation into the professional language competence of financiers and bank employees in the works of such researches as R. Akhmetgareyeva, A. Bychok, S. Mohammadzadeh, T. Barati, M. A. Fatemi, D. Gainanova, N. K. Tyas, A. Salwa, O. Yakovenko and others. Due to the available scientific research into professional language competence in the area of vocational education there is no holistic scientific development on the analysis regarding foreign experience of implication of this crucial competence at Ukrainian higher educational institutions. Thus, the article is aimed at

analyzing the impact of globalization challenges to ensure qualitative professional language competence as a necessary factor for improving the expertise of financiers and bank employees to meet requirements and needs of national and regional labour markets.

Research results. Overcoming any crisis in society, advancing and boosting fast-growing market mechanisms in the economy demand a reevaluation of the function and usefulness of finance professionals capacity. The current requirements to adjust the educational system and ways of its organization to the global dynamic needs of the economy and production demonstrate significant opportunities and means in upgrading educational forms, methods and technologies applied in the professional training of future financiers and bank employees. The aforementioned changes in the aims and demands for the content of higher education of finance professionals require a review of the objectives, content, forms and technologies in the foreign language training system, strengthening the material and technical base and staffing. Undoubtedly, English is the language of international business and communication. To meet the communication needs, more and more individuals have highly specific academic and professional reasons for seeking to improve their language competences. For learners, English for Special Purposes (ESP) hold particular appeal. Indeed, there is a requirement for a change in the language training system towards qualitatively new stage of professional language competence of both future and working experts grounded on professional communicative competence [27, p. 47]. The ESP programs take into account the development of communicative competence in a specific field, such as English for Finance. There are some technical and general words the learners may encounter in their field of study. J. Habermas classifies the words in every area as general core of words and specialized words [21]. General core words are those words which all learners should know regardless of their area of study.

In current practice, there is a disparity between the unbiased requirements for a modern financiers and bank employees and the classical scope, structure and content of their language training. We are certain that the process of foreign language training of these specialists ought to resolve broader problems related to the conclusively proved practice, be concentrated on professional activities, which will result in changes as for the content, purposes of actions and structure of language training.

The term «language competence» describes a matter of developing learners as intercultural speakers or mediators who are able to engage with complexity and multiple identities, avoid stereotyping, and see interaction with people from other cultures as an enriching experience [9, p. 9]. So, by definition, language teachers can no longer simply be teachers of language who deal exclusively with linguistic features [8, p. 72; 10, p. 147; 15, p. 21]. Language competence is a broad term which includes linguistic or grammatical competence, discourse competence, social and linguistic or social and cultural competence, and what might be called textual competence [3; 17; 24]. Importantly, the purpose of language teaching should comprise intercultural (communicative) competence that is regarded as a combination of values, attitudes, knowledge, critical understanding, and skills applied through action which will enable learners to respond appropriately and effectively to the challenges that are presented by intercultural situations [14, p. 23; 18, p. 16].

It is worth mentioning that «intercultural competence is not an automatic byproduct of language teaching» [10, p. 141]. Teachers have to step out of their comfort zone, critically examine their views of language and culture, reconsider their teaching approaches and methods, make a change in the syllabus content and assessment, as well as create a myriad of different activities and resources to enhance learners' intercultural competence.

Because all cultures are dynamic, «an individual's intercultural competence is never complete but can always be enriched further from continuing experience of different kinds of intercultural encounter» [18, p. 17]. That is, it is of great importance to provide learners with opportunities to reflect on and learn from their own intercultural experiences.

Based on the model of intercultural competence derived from Byram's work and the Intercultural Competence Assessment (INCA) project [5, p. 26], it is crucial for financiers and bank employees to develop a series of competences needed for effective intercultural dialogue and in a

way that is acceptable to others when they are working in a group whose members have different cultural backgrounds, for instance communicative awareness, empathy, respect for otherness, acknowledgment of identities, tolerance of ambiguity, cultural knowledge, skills of interaction, behavioural flexibility, skills of interpreting and relating, critical cultural awareness, and action orientation.

Becoming capable communicators is a goal that can hardly be achieved in a traditional classroom setting, in which most if not all of the students usually share the same lingual and cultural background. As argued by Kohn, «students need to learn and practice to communicate and interact more autonomously, more extensively, and more interculturally than in classroom contexts» [23, p. 11]. This implies that students should practise real intercultural exchanges and learn by doing, so to speak, how to become effective intercultural communicators. This approach offers further opportunities for informal learning that do not necessarily take place under the direct supervision of teachers but via online, virtual realizations. Online communication can maintain this process, for instance, via Virtual Exchange, or telecollaboration, in accordance with a small classroom can be presented the world out there.

We have found the keyyardstick in the form of the appropriateness of statements in oral and written forms, or gaining information as an outcome of understanding an oral statement or a text (financial documents). We regard the accuracy of the communication act as an extrayardstick. The essence of the experiment has been to determine the level of developing professional language competence of future finance specialists.

The dependence of the forming professional language competence on the implementation of a complex of pedagogical conditions in experimental groups of Ivano-Frankivsk National Technical University of Oil and Gas has been shown as the following: 1) the educational process is aimed at developing students' complex of professional language competence and readiness to provide them with different kinds of financial activities; 2) an effective mechanism of forming professional language competence is situational language teaching represented by the cogitative and verbal assignments, problems, message content, the patterns of discourse (dialogues and monologues), grammatical and lexical units for the fulfillment of their intentions. Suggested situations during training intensify language interaction close to as real as in professional situations; 3) modelling of educational and speech situations is conducted on an interdisciplinary foundation via intersubject, intrasubject, and extensive synthesis.

The emphasis was laid on how future financiers and bank employees obtained professional language competence (linguistic, sociolinguistic, discursive, sociocultural, etc.), which allow for qualified translation in all kind of financial activities (survey, construction and restoration, maintenance, etc.), using the full range of language tools, providing their eagerness, creativity, willingness, initiative and independence through making a peculiar decision to translate.

Conclusions. To recap, it has been confirmed that the process of teaching a foreign language to future finance specialists in Ivano-Frankivsk National Technical University of Oil and Gas should resolve broader problems related to established practice, be concentrated on professional activities, which will entail changes in the aims, content, and structure of language training. The proposed content of integrated language training includes a constant element that provides forming professional language competence, and a variable part, which should consider the features of the financiers and bank employees' innovative activity. Moreover, the content of language training via the introduction of educational situations in the learning process contributes to the forming communicative language competence essential for finance activities in the global economic space. In a globalized world in which the use of English has widely spread in interactions among non-native speakers, communicating effectively through foreign language, also online, is arguably one of the 21st century skill that future specialists should develop. This aim can be reached by raising awareness as to the complex essence of language communication, by exposing naturally occurring exchanges, performing discourse analysis.

Among the conditions highlighted, the target orientation of the whole educational process, its content, forms and methods of organization and training tools for the gradual forming

professional language competence is obligatory (the first stage is basic translation competencesatisfactory for further educational activities; the second stage is basic translation competencesufficient for professional foreign language activities using typical language tools; the third stage is professional language competences that enable to conduct a qualified translation in all types of finance activities of an innovative nature using the full range of language tools. The combination of educational situations was carried out on the foundations of the of professionally-oriented principles, advances, continuity, integrity and completeness that present the crucial features of finance activities.

Professionals in any field can make a positive impression on anyone only when they expresses their ideas and thoughts correctly, explain things clearly, persuade insistently, present themselves effectively. Ensuring the professional language competenceought to be included in the curricula for any higher educational institutions. Knowledge of a foreign language, a culture of speech contributes to the forming a competitive specialist in the labour market, which will essentially improve the status of higher educational institutions and ensure its further development.

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Статтю рекомендовано до друку 19.12.2021

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The article is recommended for printing 19.12.2021

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